

# PLAINTIFFS' EXHIBIT A

Initial Communication With Plaintiff By Defendant  
Solomon, Grindle, Silverman & Wintringer APC

Dated Monday, April 4, 2011

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*In The Case Of*

*Cathy S. Garcia,  
on behalf of herself and all others similarly situated  
v.*

*Solomon, Grindle, Silverman & Wintringer APC,  
and Cabrillo Credit Union*

*11-cv-1805-DMS-BLM*

**SOLOMON, GRINDLE, SILVERMAN & WINTRINGER**

A PROFESSIONAL CORPORATION

12651 HIGH BLUFF DRIVE, SUITE 300

SAN DIEGO, CALIFORNIA 92130

TELEPHONE: (858) 793-8500

FAX: (858) 793-8263

TIMOTHY J. SILVERMAN

EXTENSION 248

FILE NO

8003 (Garcia)

April 4, 2011

**Certified Article Number**

7160 3901 9848 7191 9917

**SENDER'S RECORD**

**VIA CERTIFIED MAIL  
RETURN RECEIPT REQUESTED  
AND REGULAR MAIL**

Cathy S. Garcia  
1213 E. Avenue Unit C9  
National City, CA 91950-3434

**Re: DEMAND FOR PAYMENT**

Account No: 183724-10 (Mastercard)

Balance Due: \$ 759.16

Past Due: \$ 155.00

Account No: 183724-21 (Auto Loan)

Balance Due: \$13,254.62

Past Due: \$ 3,458.00

Dear Ms. Garcia:

Our client, CABRILLO CREDIT UNION, has referred the above indebtedness to our office for immediate attention.

Our client's previous efforts in soliciting your cooperation have proven unsuccessful. I suggest you contact your attorney at once concerning your legal liability.

This firm will assume the debt to be valid unless you dispute its validity, or any portion thereof, within **thirty (30) days** from the date of this letter. Upon notification in writing that the debt, or any portion thereof, are disputed within this **thirty (30) day** period, this firm will obtain verification of the debt and will mail a copy of the same to you.

If you fail to notify this office of any dispute regarding the validity of this debt within **thirty (30) days** from receipt of this notice, we must recommend to our client that either legal action be taken or your account be referred to a collection agency.

If such legal action is undertaken and results in Judgment against you, a Writ of Execution may be issued against your attachable assets. In addition, if legal action is taken it may result in additional expenses such as reasonable attorneys fees, court costs and service of process, and may well increase your debt and thus your financial obligation.

Cathy S. Garcia  
DEMAND FOR PAYMENT  
Dated: April 4, 2011  
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In the event you do not pay this debt, our client may be required by law to report the outstanding account balance to the Internal Revenue Service as income received by yourself. Such reporting would create a tax liability on your part.

In order to prevent the foregoing, you must contact the undersigned at (858) 793-8500 within **thirty (30) days** from the date of this notice.

Very truly yours,

SOLOMON, GRINDLE, SILVERMAN  
& WINTRINGER, APC

Timothy J. Silverman, Esq.

TJS:kag

cc: Cabrillo Credit Union

*This correspondence is an attempt to collect a debt and any information provided  
will be used for that purpose.*